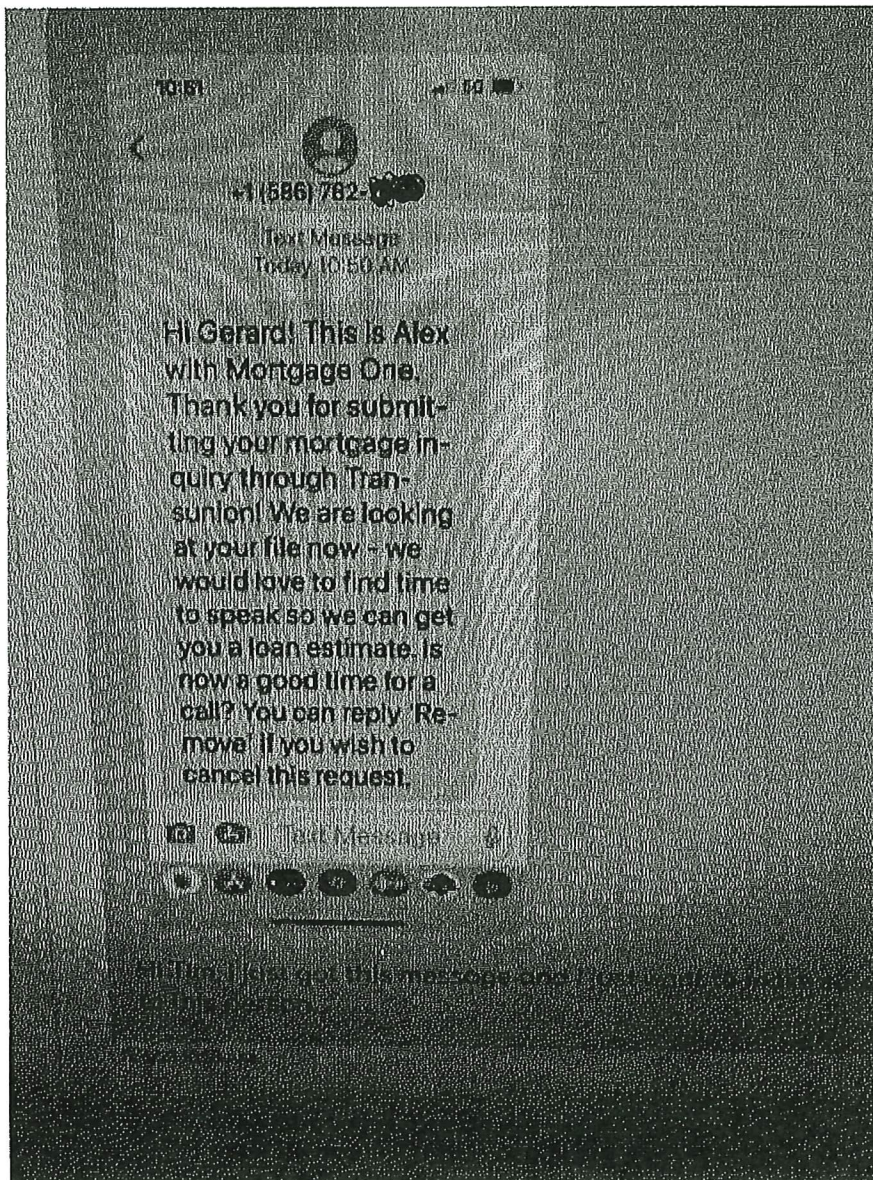


EXHIBIT A



Lisa Whitman
Branch Manager
FL NMLS 36696

MI NMLS 136096
Team Lisa Mortgage 1, Inc
800-440-LOAN
Text 586-997-3533

Verizon

3:44 PM

53%



+1 (810) 957-XXXX >

Hi Betsy! This is Alex with Mortgage One. Thank you for submitting your mortgage inquiry through Transunion! We are looking at your file now and we would love to find time to speak so we can get you a loan estimate. Is now a good time for a call? You can reply 'Remove' if you wish to cancel this request.

Please let me know when you get a chance.

Hi Betsy, over the last couple of weeks rates have continued to drop, so it might be a great time to go over your lending options. Is now a good time for a call?



Text Message

EXHIBIT B

8/28/24, 2:33 PM

Respond to Complaint



Better Business Bureau Serving Eastern Michigan
20300 W 12 Mile Rd Ste 202
Southfield, MI 48076-6409
Phone: (248)223-9400 | Fax: (248)356-5156
www.easternmichiganbbb.org

Alex, thank you for your email. This is not us, we've been battling this for quite some and Mortgage One Funding LLC to stop this behavior.

Alex's contact info is 248-687-0676 and his email is alexj@mortgageonefunding.com



Better Business Bureau Serving Eastern Michigan
20300 W 12 Mile Rd Ste 202
Southfield, MI 48076-6409
Phone: (248)223-9400 | Fax: (248)356-5156
www.easternmichiganbbb.org

Friday, August 23, 2024

Mortgage One
43456 Mound Road
Sterling Heights MI 48314

Dear Representative Mortgage One:

We are reaching out to your business regarding a new complaint we received from Alex Sider on 8/22/2024. For your records, this complaint was assigned ID 22181928.

As a leader of trust in today's marketplace, BBB serves as a neutral third-party organization to resolve marketplace disputes between a business and their customer. In an effort to resolve your customer's concern and retain their business we request your review and written response to the enclosed complaint details within the next ten (10) calendar days from the date of this letter.

You may ask yourself, why should we respond to a BBB complaint about our business? If you respond to a complaint, it will show your customer and the community that you are responsive to a customer's concern with your business. The closure of the complaint will also be reported positively on your BBB profile if you respond to a complaint. If a business does not respond to a complaint, then the complaint would be reported negatively on the businesses BBB profile.

You may disagree with the customer's desired resolution on their complaint and that's okay. BBB sends you the complaint for your review and response. BBB cannot force you to fulfill the customer's desired resolution nor would we request it. BBB requests an honest response to the best of your ability aligned with your businesses policy and practices. Should the customer reject your response, I will determine if your response is adequate and can support closure of complaint.

When you're ready to submit your written response to our office, please use the login below. Once your response is received, we will forward that response to your customer for their review.

If you received this complaint via Postal Mail, you may respond online using the link below or respond by mail using the address above.

To access/respond to this complaint online:

Go to: <https://respond.bbb.org/letter/>

Enter the following code: 22181928-FDF3F

Last but not least, if you believe your business to be a trustworthy business that operates with integrity and excellence, feel free to visit our website at www.bbb.org to increase your brand's visibility with trust by applying for BBB Accreditation.

We look forward to working with you!

Regards,

Better Business Bureau
Rachael Strickler & Jennifer Skidmore
Customer Engagement Specialist
Phone: 248-799-0317 Fax: 248-356-5156
rstrickler@easternmichiganbbb.org

BBB Complaint ID: 22181928 (82992809)

COMPLAINT INFORMATION:

BBB Case # 22181928 - Mortgage One

Customer Information:

Alex Sider

, LA 70002

Daytime Phone: (504) 327-6186

E-mail: Siderhausellc@gmail.com

The details of this matter are as follows:

Complaint Involves:

Customer Services Issues

Customer's Statement of the Problem:

There is a company by the name of Mortgage One that has been constantly harassing me calling from several different phone numbers. This company has been told to stop calling and I am now receiving emails from this company without my consent. I am seeking help with stopping this company from harassing people.

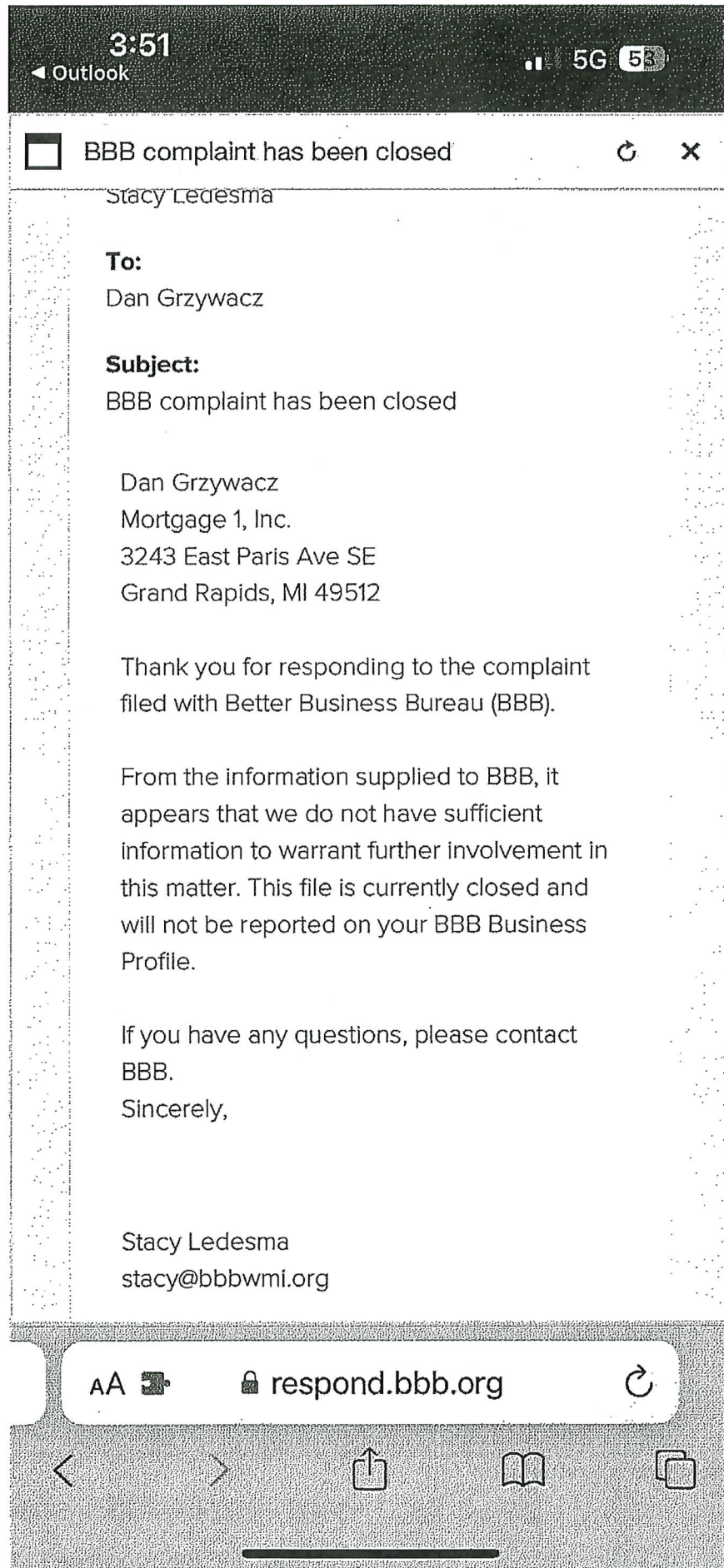
Desired Settlement:

No further contact by the business

Note: Please understand that the customer's complaint and your response may be publicly posted on the website(s) of BBB (BBB also reserves the right to not post complaint detail, in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this customer. The BBB may edit the complaint of your response to protect privacy rights and to remove inappropriate language.

BBB Complaint ID: 22181928 (82992809)

EXHIBIT C



9/23/24, 1:10 PM

Respond to Complaint



Better Business Bureau
Serving Western Michigan
3330 Claystone St SE, Grand Rapids, MI 49546
616-774-8236
BBB.org

This was not us, this is another Mortgage One that is acting like they work with us, whe is Alex's contact info is 248-687-0676 and his email is alexj@mortgageonefunding.com

We also encourage you to complain about this company that is being deceitful to:

<https://www.michigan.gov/consumerprotection/complaints>

<https://www.consumerfinance.gov/complaint/>

9/23/24, 12:59 PM

BBB has received a complaint about your business



Better Business Bureau
Serving Western Michigan
3330 Claystone St SE, Grand Rapids, MI 49546
616-774-8236
BBB.org

9/21/2024

Dan Grzywacz
Mortgage 1, Inc.
3243 East Paris Ave SE
Grand Rapids MI 49512

Dear Dan Grzywacz:

Better Business Bureau (BBB) received a complaint about your business. BBB understands that there are two sides to every dispute, and we have not pre-judged the validity of this claim. This is your opportunity to address the concerns of your consumer and to rebuild the trust that first brought you together. BBB seeks to help businesses resolve their disputes, whether or not they are accredited with BBB. The complaint was submitted on **9/21/2024** and was assigned an ID of **22318194**.

How do I take care of this?

Your BBB is requesting a written response to this complaint within the next **10 calendar days**. Your prompt and professional response greatly enhances the chance for a successful resolution. If you received this complaint via email, the fastest and easiest way to view and respond is to simply click on the **"Respond to this Complaint"**, link located on the left. All responses will be copied to the complainant.

What should I include in my response?

Please provide an explanation of the events from your perspective and/or a concrete plan for how to work toward a resolution. Remember that the more factual information we have about the case, the easier it is for all parties to develop a full understanding of the situation.

Please understand that the complaint content and your response may be publicly posted on the BBB web site (BBB reserves the right to not post in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this consumer. BBB may edit the complaint or your response to protect privacy rights and to remove inappropriate language.

What will happen if I do not submit a response and what can I expect to happen next?

If you do not respond promptly to this complaint, it may be closed as Unanswered. This may result in a substantially lower rating with BBB, which could adversely influence potential customers. Once we receive your response, we will forward it to your customer and ask them to tell us in writing whether your response resolves their concerns. If they continue to express dissatisfaction, the case will be reviewed by BBB staff to determine if the remaining concerns warrant an additional response. The overall standard applied in the review process is: *Did the company act in good faith, and do everything that could be reasonably expected, or is responsible for, to resolve the issue?*

We look forward to helping you and your customer work toward an amicable resolution.

Sincerely,

Stacy Ledesma
stacy@bbbwm.org

CUSTOMER EXPERIENCE INFORMATION

9/23/24, 12:59 PM

BBB has received a complaint about your business

Customer Information:

Leandra Trikouros
, OH 43213
Daytime Phone: (614) 330-8962
E-mail: leandra.trikouros@gmail.com

The details of this matter are as follows:

Complaint Involves:

Service Issues

Customer's Statement of the Problem:

On Saturday, September 21, 2024, I received a phone call from phone number +1 (380) 221-9729. The gentleman asked for me and my husband and stated "he received notification that I had applied for a mortgage loan within the last 48 hours and wanted to know if my intention was to buy a new home or refinance." I asked what company he was with, and he said Mortgage One out of Michigan. He again asked the purpose of my mortgage application. I advised him that I was already working with my lender and they have this information. Once I said this, he immediately hung up on me. When I tried to call the phone number back, it stated the caller was unavailable and to leave a message. This is extremely unprofessional and concerning as he never clarified why he was calling me on a Saturday, and how he got this information.

Complaint Background:

Order Number:

Desired Settlement:

Other (requires explanation)

No further contact by the business; Explanation of how this company received my information in the first place.

EXHIBIT D

STATE OF MICHIGAN
DEPARTMENT OF ATTORNEY GENERAL



P.O. Box 30213
LANSING, MICHIGAN 48909

DANA NESSEL
ATTORNEY GENERAL

September 18, 2024

Refer to AG No.: 2024-cp08271721286-A

Patrick A. Mackenzie Jr
166 Vernon Avenue
Muskegon, MI 49445

Dear Consumer:

RE: Mortgage One

We have reviewed the information you recently submitted to this office. We are, by copy of this letter, referring your correspondence to:

Michigan Department of Insurance & Financial Services
PO Box 30220
Lansing, MI 48909
1-877-999-6442

From the information you have submitted, it appears that the Michigan Department of Insurance & Financial Services may be able to assist you. Their toll-free telephone number is 1-877-999-6442 and their website is www.michigan.gov/difs.

Further communication regarding your correspondence should be forwarded directly to them at the address given in this letter.

Hopefully, this direct referral will expedite efforts toward a solution of your problem or provide you with the information you requested.

Sincerely,

Chad M. Canfield, Operations Manager
Consumer Protection
(877) 765-8388 - Toll Free in MI or (517) 335-7599
(517) 241-3771 - Fax

cme

Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2024-cp08271721286-A

Submitted: 8/27/2024 5:21:00 PM

Consumer Information

Your Last Name: Mackenzie Jr
Your Street Address: 166 Vernon Avenue
Your State: MI
Your County: Muskegon
Your Home Phone: 2315572527
Fax Number:

First Name: Patrick
City: Muskegon
Zip Code: 49445

Your Work Phone:
E-mail Address: xcessivone@gmail.com
Ext.:

Primary Company Or Person Your Complaint Is About

Company or Person? Company
Complainee Last Name:
Company Name: Mortgage One
Street Address: 43456 Mound Rd
State: MI
County:
Fax Number:

Web Site Address:
Primary Jurisdiction: Bank/Mortgager

Complainee First
Name:

City: Sterling Heights
Zip Code: 48314
Phone:
E-mail Address:
Product Offered:

Secondary Company Or Person Your Complaint Is About

Company or Person? Company
Complainee Last Name:
Company Name:
Street Address:
State: MI
County:
Fax Number:
Web Site Address:

Complainee First
Name:

City:
Zip Code:
Phone:
E-mail Address:

Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:
Vehicle VIN No.:

Complaint Information

Incident Date\Time: 8/27/2024 9:46:00 AM

Incident Location:

Approximate Monetary Value:

Did you sign a contract? False

Where did you sign this contract?

Is a court action pending? False

Do you have an attorney representing you on this matter? False

Are you willing to testify in court regarding this complaint? True

Did you complain directly to the business? True

What was the response from the business? They said they would stop calling

If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? False

Complaint Detail/Inquiry Information

On Monday August 26, I contacted Mr. Randy Creed with Van Dyke Mortgage, a man I've worked with in the past and got my current mortgage through. I called him directly on his personal phone (231-343-2242). I received a call from Mr. Creed at 11:16am on Monday August 26. Since that call I've received 14 unsolicited calls from other mortgage companies. I did NOT call, fill out any online request, or in any other way contact these other companies. I ONLY called Mr. Creed at Van Dyke Mortgage. The following are the phone numbers from the calls I've received 855-577-1870 2:42pm August 26th 231-370-1280 4:06pm August 26th 616-464-6635 4:25pm August 26th 228-254-4778 6:13pm August 26th 586-723-0124 9:46am August 27th Mortgage One- informed them to stop calling 517-457-0716 10:12am August 27th again Mortgage One 734-415-1157 10:30am August 27th 517-246-9962 10:55am August 27th 616-761-9896 11:33am August 27th 810-776-3721 12:00pm August 27th 248-785-3865 12:28pm August 27th 231-410-7299 3:39pm August 27th 231-571-8494 4:00pm August 27th 734-659-9968 4:38pm August 27th All of these called, I told them to stop calling me, everyone of them I also received texts from Mortgage One from number 231-580-8399 at 11:19am, 11:44am, and 1:55pm. All the texts were after I told Mortgage one to stop calling me. I do not need these unsolicited texts or phone calls. I have been through this recently with my car insurance last May. You may remember that, this is very similar. I will repeat this part I DID NOT (I cannot emphasize that anymore) NOT call anyone other than Mr. Creed at Van Dyke Mortgage. I did NOT fill out any online forms requesting information from any company. I spoke directly to Mr. Creed on the phone. I did NOT give any consent in any way, shape, or form for any other company to contact me about a mortgage. My phone number is listed on the national do not call registry. Thank you for your time in this matter.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

(*)I certify that the information on this form is true and accurate to the best of my knowledge.

(*)I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

Nicole Nahodil

From: Patrick Mackenzie Jr <xcessivone@gmail.com>
Sent: Wednesday, August 28, 2024 4:50 PM
To: Email, CP
Subject: 2024-cp08271721286-A

CAUTION: This is an External email. Please send suspicious emails to abuse@michigan.gov

Good afternoon,

I would like to provide an update to the above mentioned complaint I filed yesterday.

Since I filed that complaint, I've received 5 more phone calls about mortgages and home equity loans. I will again repeat that I have not filled out any inquiry or called anyone about mortgage information other than calling Randy Creed at Van Dyke Mortgage using his personal phone number.

The following are the numbers used for calling:

(530) 654-4519 - Unsure of the company or individual calling

(989) 256-8070 - Unsure of the company or individual calling

(313) 305-1375 - Unsure of the company or individual calling

(231) 202-2127 - Unsure of the company or individual calling - Hung up without saying anything

(947) 214-9408 - Unsure of the company or individual calling - the caller began to harass me about whether or not I had filled out some form of inquiry with their company

This has become an invasion of my privacy. I've not given any of these companies or callers any information. How do they know anything about me? Why do they feel they can just monitor my business and then start calling me asking about something I've asked a specific individual that I know. I don't think I should have to be afraid to call a company and ask questions and have to be afraid of other companies getting my information. Have they done credit checks? This many credit checks will have adverse effects on my credit rating. What's next? Will Walmart start calling me after I shop at Meijer?

Thank you for your time and your assistance in this matter.

Patrick Mackenzie Jr.

Nicole Nahodil

From: Patrick Mackenzie Jr <xcessivone@gmail.com>
Sent: Wednesday, August 28, 2024 4:50 PM
To: Email, CP
Subject: 2024-cp08271721286-A

CAUTION: This is an External email. Please send suspicious emails to abuse@michigan.gov

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Thank you for your time and your assistance in this matter.

Patrick Mackenzie Jr.



September 26, 2024

Michigan Department of Insurance & Financial Services
PO Box 30220
Lansing, MI 48909

Attn: Nicholeigh Szpond

Re: Complaint #2024-cp08271721286-A

This complaint has been sent to the wrong company. There is another company with a very similar name, Mortgage One Funding (NMLS # 2261660) in Troy, Michigan. We have received several similar calls directly from borrowers like Mr. Mackenzie that we have had to re-direct to Mortgage One Funding. Mortgage One Funding appears to be a company that purchases a large number of trigger leads. They use these leads to make unsolicited calls and send unsolicited text messages to individuals who recently had their credit pulled by another mortgage lender.

We have gone through every number that Mr. Mackenzie has referenced and none of them belong to a Mortgage 1, Incorporated branch office or any employee of Mortgage 1, Incorporated.


We are keeping a file of all of the issues we have had with Mortgage One Funding. In fact, we have retained an attorney and are considering our own lawsuit against Mortgage One Funding. Please re-direct this complaint to Mortgage One Funding. I have attached detailed information on this company.


Respectfully,

A handwritten signature in cursive script that reads "Kathleen J. Higgins".

Kathleen J. Higgins
Vice President.

[◀ Back to Search Results](#)

 [Start New Search](#)

 Mortgage One Funding LLC			
NMLS ID: 2261660	Street Address: 300 E. Big Beaver Suite 170 Troy, MI 48063 Mailing Address: 300 E. Big Beaver Suite 170 Troy, MI 48063	Phone: 800-954-3211 Toll-Free Number: 800-954-3211 Fax: 248-598-1886	Website: mortgageonefunding.com Email: jason@mortgageonefunding.com
Other Trade Names: Mortgage One Funding			
Prior Other Trade Names: None			
Prior Legal Names: JUDA CAPITAL, LLC			
Sponsored MLOs: 11			
Fiscal Year End: 12/31	Formed in: Michigan, United States	Date Formed: 06/09/2021	Stock Symbol: None
Business Structure: Limited Liability Company			
Regulatory Actions: None posted in NMLS			
Branch Locations (1 Active, 0 Inactive) View All Branches			

Michigan	1st Mortgage Broker/Lender License	Yes	Submit to Regulator	[-] Hide Details
Lic/Reg #: FL0024942		Original Issue Date: 02/03/2023		
Status: Approved		Status Date: 02/02/2024	Renewed Through: 2024	
Other Trade Names used in Michigan: Mortgage One Funding				
[-] Hide License Status History				
Start	End	Authorized to Conduct Business		
2/3/2023	Present	Yes		

Consumer Access - Registered Agent - Google Chrome

about:blank

Resident/Registered Agent for Service of Process

The agent(s) listed below have been designated to accept the delivery of legal documents, such as summons, complaints, subpoenas, and orders, on behalf of the company. This contact information is for the delivery of legal documents only. Complaints against the company should be addressed directly to the company itself or to its supervising regulator(s).

Lic/Reg #: FL0024942 Original Issue Date: 02/03/2023

Regulator: Michigan Lic/Reg Name: 1st Mortgage Broker/Lender License

Resident/Registered Agent

Company: Mortgage One Funding LLC

Name: Jason Jamoua

Title: Member/Manager

Address: 300 E. Big Beaver, Suite 170
Troy, MI 48063

Phone: 800-954-3211


Fax: Not provided

[illegible]

EXHIBIT E

1/14/25, 10:46 AM

Complaint Detail

 An official website of the United States Government[← Active complaints](#)

250113-17933935

Company response

RESPONSE TYPE

Incorrect company

PLEASE EXPLAIN WHY THIS ISN'T RELATED TO YOUR COMPANY

We are so sorry to hear that you're having this issue. This is a different company - Mortgage One Funding, and not us, we would not conduct business in that manor.

WHAT COMPANY DO YOU BELIEVE THIS COMPLAINT SHOULD GO TO?

Mortgage One Funding LLC NMLS 2261660

COMPANY RESPONSE SENT

01/14/2025 10:46 ET

✓ Response sent

Your response has been sent to the CFPB for review. No further action is needed at this time, but our Consumer Response team may contact you later if we have questions about your response.

COMPLAINT STATUS**SENT TO COMPANY**

01/13/2025 18:24 ET

DUE DATE

01/28/2025

COMPANY RESPONSE

Incorrect company

RESPONSE SENT

01/14/2025 10:46 ET

RESPONSE SENT BY

Nicole Nahodil

1/14/25, 10:46 AM

Complaint Detail

ACTIONS

 [Print](#)

[Terms of service \(terms-of-service\)](#)


 An official website of the United States Government

EXHIBIT F

From: [REDACTED]
Sent: Thursday, January 23, 2025 10:18:20 AM
To: 'Dan Grzywacz' <dan@mortgageone.com>
Subject: FW: Mortgage One Funding

THIS IS AN EXTERNAL EMAIL

Dan,

On 1/20/24 I received a call from Alex at Mortgage One Funding saying he had received my file.

I was initially confused as I thought it was some back office folks working on my file with you.

I finally figured out that he was with a different lender trying to scam in on my refi. He called from 616-952-6825 at 11:38 am Monday.

Then I received the following follow up texts both Tuesday and Wednesday:

Hi Jeff, I hope all is well. This is Alex with the Mortgage One Funding Rate Team. Thank you for submitting your mortgage inquiry! We are looking at your file now, is now a good time for a quick call?

Reply "Remove" to opt out of messaging.

Feel free to let me know when you get a chance. -MOFRT

Hi Jeff, over the last couple of weeks rates have continued to drop, so it might be a great time to go over your lending options. Is now a good time to chat via text? -MOFRT

I'm sure you've been getting a lot of calls over the last few days. Let me know if now is a good time to chat via text - MOFRT